When Care Counts: A Financial Inclusion Strategy to Strengthen the Economic Autonomy of Lenca Women in Honduras

In Honduras, the National Commission of Banks and Insurance (CNBS) promotes initiatives aimed at advancing more equitable financial inclusion, recognizing the diverse realities faced by populations that have traditionally been excluded from the financial system. Under this vision, financial education is conceived as a tool to strengthen capabilities, create opportunities, and contribute to people's economic well-being, particularly women, who often face greater barriers to accessing financial resources, information, products, and services. As part of this commitment, the CNBS developed an innovative initiative with women from the Lenca ethnic group in the departments of La Paz and Intibucá, incorporating the care economy as a central pillar of a strategy designed to respond to their social, economic, and cultural realities.

The intervention was based on the recognition that women's economic decisions are closely linked to caregiving responsibilities, household management, income generation, and time allocation. From this perspective, a comprehensive and holistic training process was designed, integrating financial education, household finances, productive activities, and the care economy into a learning model adapted to the dynamics of Lenca communities. Beyond strengthening financial knowledge, the strategy promoted a broader understanding of the relationship between family well-being, economic autonomy, and the value of care work, recognizing that all of these elements are part of the decisions women make daily to sustain their households and communities.

A Comprehensive Training Model Centered on the Reality of Lenca Women

The initiative was structured through a modular training process specifically designed to respond to the needs and realities of participating women. Through four interconnected modules, the CNBS linked financial education, household financial management, entrepreneurship, and the care economy, enabling each topic to be connected with real-life situations experienced by participants.

This approach recognized that financial decisions are not made in isolation. On the contrary, they are closely related to time allocation, family responsibilities, productive activities, and caregiving tasks, which often fall disproportionately on women.

The methodology enabled participants to strengthen their skills in resource management, financial planning, household budgeting, and income and expense management, while also recognizing the value of their work and understanding how caregiving responsibilities influence their economic opportunities. In this way, financial education moved beyond being solely about money and became a practical tool for well-being, economic autonomy, and personal development.

The Care Economy as a Driver of Financial Inclusion

One of the most innovative aspects of the initiative was recognizing care as a determining factor in women's financial inclusion. In Lenca communities, many women devote a significant portion of their time to caring for children, older family members, and performing other household responsibilities that are essential for family well-being. Although these activities are fundamental to sustaining both the economy and community life, they often limit women's participation in training opportunities and economic development initiatives.

In response to this reality, the CNBS incorporated content aimed at highlighting the economic and social value of unpaid care work, promoting shared responsibilities within households, and strengthening women's economic autonomy. Participants reflected on the contribution of care work to family well-being, community functioning, and the sustainability of productive activities.

Designing Training Around Women's Time

A defining feature of this initiative was the adaptation of the training methodology to the actual circumstances of participants. Recognizing that one of the main barriers preventing women from attending training activities is childcare responsibility, the CNBS incorporated childcare and child support spaces during workshops and training sessions. This strategy enabled women to participate actively in learning activities without having to choose between their education and their family responsibilities.

This measure represented much more than logistical support. It was a deliberate inclusion strategy that acknowledged how time devoted to caregiving directly affects women's opportunities for financial inclusion.

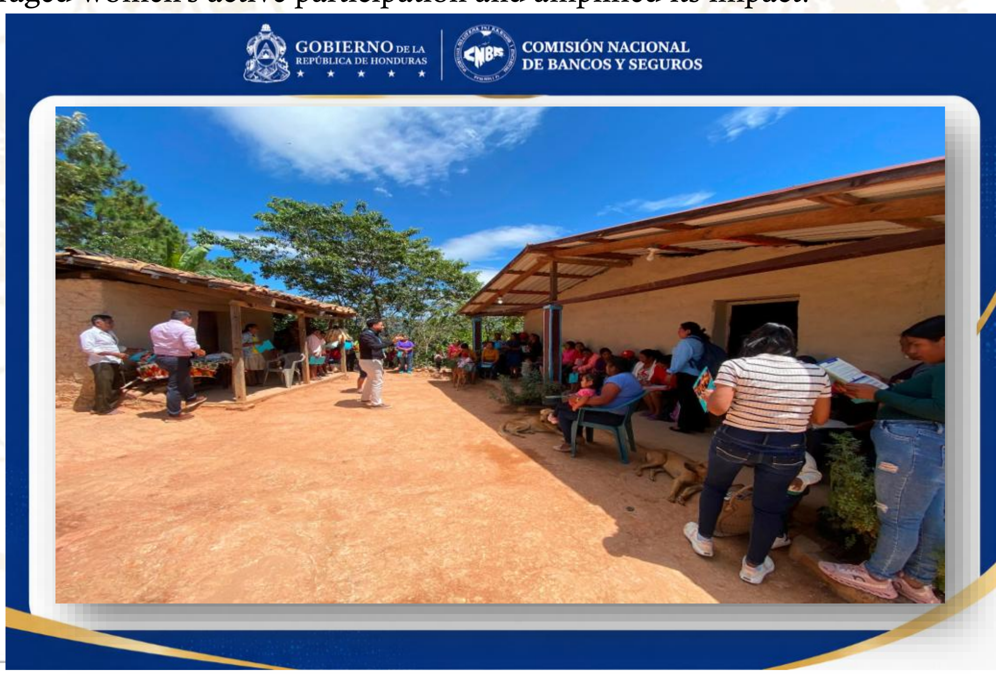
At the same time, children participated in educational activities delivered through the "Learning Through Play" methodology, strengthening their knowledge of saving, planning, and responsible resource management. As a result, the intervention extended the benefits of financial education beyond direct participants and promoted intergenerational learning within households.

Lessons for Financial Inclusion Policies

The CNBS experience demonstrates that financial education programs can achieve more effective outcomes when they incorporate a comprehensive understanding of the realities faced by women. The main lesson learned is that financial inclusion does not depend solely on access to knowledge or financial products. It also requires recognizing the conditions that determine women's ability to participate, learn, and take advantage of available economic opportunities. Caregiving responsibilities, time allocation, family obligations, community dynamics, and territorial conditions all directly influence this process.

In rural and Indigenous communities, geographic distance, transportation limitations, infrastructure challenges, and the multiple responsibilities carried by women should not become barriers to accessing training opportunities. For this reason, the intervention was designed around local dynamics and the needs expressed by the participants themselves, creating a training process built from within the communities rather than for the communities. This participatory approach enabled the development of content, methodologies, and support mechanisms that were more relevant, accessible, and aligned with the realities of Lenca women.

Another key factor behind the initiative's success was the establishment of strategic partnerships with local stakeholders, particularly municipalities through Municipal Women's Offices, as well as civil society organizations, community leaders, and grassroots organizations. These partnerships strengthened outreach efforts, increased participants' trust and engagement, enhanced the territorial relevance of activities, and contributed to the sustainability of the intervention by creating a support network that encouraged women's active participation and amplified its impact.



By integrating financial education with the care economy and designing concrete mechanisms to facilitate women's participation, the CNBS developed an initiative that simultaneously strengthens financial capabilities, promotes women's economic autonomy, and supports the social inclusion of Indigenous communities that have traditionally been excluded from the financial system.

This experience provides a valuable reference for institutions promoting financial inclusion from a gender perspective, demonstrating that when policies recognize women's everyday realities, value care work, and are built in collaboration with local stakeholders and communities themselves, outcomes become more sustainable, inclusive, and transformative. In this way, the care economy becomes not only an analytical framework but also a practical tool for expanding the reach and effectiveness of financial inclusion strategies targeting women in rural and Indigenous contexts.